



THE OFFICIAL ORGAN OF THE



INCORPORATED



# THE Credit World

\$3.00 PER YEAR—PUBLISHED MONTHLY

BY A. J. KRUSE, 613 LOCUST STREET, ST. LOUIS, MO.

Entered as second-class matter November 4, 1916, at the postoffice at St. Louis, Mo.,  
under Act of March 3, 1879

Vol. VII

ST. LOUIS, MO., MARCH 6, 1919

No. 7



**S. L. GILFILLAN**

Minneapolis

Treasurer Retail Credit Men's National Association  
(See page 25)

## THREE GOOD REASONS

Why you should do your bookkeeping on the

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# THE CREDIT WORLD

Official organ of the  
RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

Issued monthly by  
A. J. KRUSE, Editor, St. Louis, Mo.

THREE DOLLARS PER YEAR

Entered as second-class matter November 4, 1916, at the postoffice at  
St. Louis, Mo., under Act of March 3, 1879.

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## TO THE MEMBERS



WING to the holiday rush, it was impossible to accomplish anything after December 1st, the credit men being too busy to consider organizing. The first week in December I visited the cities of Hartford, Conn., New York City and Baltimore, Md., having arranged to return in the Spring. From December 8th to January 5th I remained in Louisville, Ky., during which time I was in correspondence with credit men in a number of cities, and arranged for meetings starting with Monday, January 6th. About the middle of December I spent two days in St. Louis, talking over matters with Mr. Kruse.

Local associations, affiliated with the National, were organized in the following cities: Cincinnati, Columbus and Toledo, Ohio; Battle Creek, Mich.; Peoria, Ill.; Springfield, Mo.; Topeka and Wichita, Kans., with charter members numbering 250. This number, I am sure, will be increased within the next few months to 500. In addition to the cities mentioned I also visited Indianapolis, Ind.; Dayton, Ohio; Detroit, Kalamazoo and Grand Rapids, Mich.; Chicago and Springfield, Ill.; Milwaukee, Wis. (spent the day there with National Director Fetterly and had the pleasure of meeting several of the Milwaukee credit men); St. Louis and Kansas City, Mo.; Enid and Oklahoma City, Okla., and as this is written I am in Tulsa, Okla. Am to meet with a number of the credit men at noon today, and this evening will address the Merchants and Credit Men. Friday and Saturday will be spent in Muskogee, Okla., organizing the credit men of that city. Monday evening, March 3rd, I am to address the merchants of Van Buren and Ft. Smith, Ark., in Ft. Smith, and at noon the following day I am to address the Ft. Smith Ad. League. After Ft. Smith, I will visit Texarkana, Ark., Paris, Dallas, Ft. Worth, Waco, Austin, San Antonio, Houston, Galveston and Beaumont, Texas, in the order named, reaching New Orleans sometime in April. I expect to be in the South all of April and most of May, visiting cities in the States of Alabama, Mississippi, Georgia, Florida, North and South Carolina, Tennessee and Kentucky, after which I will go East for the months of June and July. The month of August I anticipate spending in and near our convention city, St. Paul.

Members in many cities in different parts of the country are showing a marked interest in the 1919 convention, and it appears now that the attendance will be unusually large. We will be glad to receive suggestions from the members, pertaining to the convention program. These suggestions will be published in the Credit World and will enable your officers and the St. Paul Convention Committee to arrange a program of vital interest to the entire membership.

The outlook for a large membership increase is most encouraging, and I am confident our growth from now on will be entirely satisfactory to our officers, directors and members. The Credit World, starting with the December number, has shown improvement, and with your assistance we will endeavor to make each issue better than the previous one. Send to Mr. Kruse any forms, form letters, publicity articles or information of interest to your fellow credit men.

STARTING NOW, make a special effort to sign up (in person or by mail) five new members for the national, one each month for the remaining five months of the present administration. Remember, every credit man you influence in joining the National not only helps the National but especially helps THAT member, and he will appreciate it.

We have prepared a booklet containing reasons for a local association and suggestions covering the activities, etc., a supply of which Assistant Secretary Kruse will be glad to mail to you upon receipt of request.

TO THE MEMBERS AND COMMITTEEMEN: If I can be of assistance to you in your work, advise me in care of the St. Louis office, and I will gladly write, giving you any information desired and will make any suggestions that might occur to me which will help in putting your city, your state and your division over the top in the membership campaign.

Now, altogether, for a bigger and better association.

Cordially yours,

L. S. CROWDER,

Tulsa, Okla., Feb. 27th, 1919.

Executive Secretary.

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**"DON'T CASH CHECKS FOR STRANGERS"—BULLETIN**

ST. LOUIS, MO.—A party using name H. J. Thomas, passed a worthless check on the Liberty Bank, St. Louis, also party using name W. H. Johnson passed check on St. Louis store February 22nd, on Grand Avenue Bank. Party described as 5 feet, 10 or 11, weighs about 160 pounds, dark complexion; good looking; well-dressed. In all cases he asked for cash on a \$20.00 check payable to cash; handwriting compares very favorably with the signatures below.

KANSAS CITY, MO.—A party answering same description operated in Kansas City in February.

DES MOINES, IOWA.—A party who signed his name as "H. J. Taylor" passed a worthless check on a store in Des Moines. The check was for \$20.00. An exact facsimile of this check appeared on page 11 of the February issue of the Credit World as a warning in regard to check forgers and other frauds. This party cashed another check for \$20.00 on another store in Des Moines, in this case using the name of "Johnson." Both checks were drawn on the First National Bank of Des Moines.

SIoux CITY, IA.—In the last issue of the Credit World, on page 11, appeared the repro-

duction of a twenty-dollar bogus check passed in Holyoke, Mass., by a party operating under the name of H. J. Taylor. This same man is believed to have operated in Sioux City on January 21st, under the name of W. H. Johnson, and victimized several firms here in the same manner. The checks are all issued for \$20.00 each, payable to cash, and the penmanship, with the exception of the signature, is as near an exact duplicate of the Holyoke check as it would be possible to make. If apprehended he would be accurately described by the people on whom he imposed in Sioux City.

TOPEKA, KAS.—Following check, signed H. J. Thomas, seems to be in the same handwriting as the check signed H. J. Taylor, passed in Holyoke, last October. Party operated here as Thos. and H. J. Taylor as late as February 4th, 1919; later in Kansas City, Mo. Six stores report cashing checks \$20.00 each, made payable to cash. Described —5 feet 10 or 11 inches, weighs about 160 or 170 pounds, dark complexion, rather good-looking; well-dressed. Usually enters store in an unconcerned manner, as though he had been dealing with the house for years. Checks are always on a local bank and numbered.



TOPEKA, KANSAS, Jan 9<sup>th</sup> 1917 No. 92  
**CENTRAL NATIONAL BANK OF TOPEKA 44-3**  
UNITED STATES DEPOSITORY

PAY TO

*Cash*

OR ORDER \$

*Twenty* DOLLARS

For details regarding check, see page 11, February CREDIT WORLD.

HOLYOKE, MASS. *Oct 16<sup>th</sup>* 1918

No. *147*

**HADLEY FALLS TRUST COMPANY 53-134**

PAY TO THE  
ORDER OF

*Cash*

*\$20.00*

*Twenty*



DOLLARS

*H. J. Taylor*



## THE DANGEROUS FUGITIVE

By Cr. Mgr. Dallas Gas Co.

We are all familiar with the danger in the presence of a fugitive from justice, from the laws of our country. He has lost all his character, his identity, his whereabouts. You consider him a most dangerous person.

Now the question arises in my mind, is the change, we will say, from a law-abiding citizen to the fugitive class brought about by his own willful doings, was it in part or whole, the lack of judgment, or diplomacy that should have been used by another party, just so it is in the credit and collection world.

In fact, we are all aware that there is far more to be considered than the mere getting of the money.

We start to collect a bill; it is true that we all want to retain the party in question as a customer if possible. Where there is open competition we wish to keep him from going to our competitors; where there is none, we should try to keep him from the fugitive or alias class. That is a big part of the collection department's battle. Our collector should not be one of the cheapest men we can find, who has no business training, and too, perhaps, not familiar enough with our line of business, to handle the second most vital department that we have. He is not capable of handling the situation with a trained business man, or a slick dead beat. He must be a broadminded fellow who will not allow personalities to enter in, and who can, and will judge human nature. Many of our best, but slow, customers are lost or driven to the fugitive or alias class for the lack of discretion on the part of our collector or collection department.

The time is past when we can approach a man and tell him we want, and must have, and will get what he owes us, or we will bring suit. Our laws are such that the rascal and deadbeat can always find some technicality or subterfuge to escape from his just debt. Therefore we must put our wits against his, and much against our wishes, sometimes handle him with gloves, yet polite and with a smile that won't rub off. Think two, three or a dozen times before you let your anger overcome you; use cool judgment, if you have run up against a tough one. Just take a few minutes of your time and study the situation just as a doctor or a lawyer does his case, because this is the point when most of our good cus-

tomers are lost and bad ones made worse.

Now, as I have treated on before, there comes the question of a man's guilt. The account may not be correct, there may be some error, or he may be in position to pay, and yet there is a possibility he is not; and too, his action may be to keep death's hungry clutches away from his wife and little ones. Now let us see. For example, we will say Mr. John Blank had sufficient credit standing to entitle him to fifteen or twenty dollars' credit. He has lived in our city four or five years, taken care of his bills promptly; he now owes you sixty days' account; he has not called to see you with an explanation, as he should have done. You do not know why the bill is made out for the collector and he as a rule feels that when a bill is turned over to him to handle that you mean business, or in other words, it is up to him to make good; get the money, don't care how. He calls at the street number given. Mr. Blank has moved just to keep from paying me this bill, so the collector thinks. Well, considering the fact that I am some "gum-shoe man," watch me find him and I will tell him a few things. He at last locates Mr. Blank where he has moved to a cheaper house. The bill in question is presented demanding payment at once. Mr. Blank informs him that he is not in position to pay the bill at present (self-pride prevents him from telling the fact in the case), but will do so just as soon as possible. Now is the time for our collector to use his head, study the situation, study the man, refer back to his past record, consider the fact that his bill is not increasing, as he has not bought additional goods for some time, but the large per cent of our collectors do the usual thing, demand payment forthwith, or other means of collection will be resorted to. The customer, knowing of his past fair pay record, resents this; he draws the collector's attention to this, and also perhaps, on top of this notifies him that he will now pay the bill when he gets good and ready, knowing that he has nothing to lose and all to gain.

That collector has now completed his first task of driving your customer to the fugitive or alias class, and to complete the job, he returns to his employer with the report that is magnified to the limit. "I called upon Mr. J. B. Blank to-day for the collection of that

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two months' bill that he owes us, and he told me to go to a hotter place than this with our bill." The credit man, naturally concerned over his lost dollars, becomes a good listener. That pleases the collector, and while you understand he has no intention of misrepresenting or stating anything but facts, but from his point of view, the customer practically told him where to go and he thinks the customer is a professional deadbeat, and should be handled by the law. If there is any way to do so, now is the opportune time for the credit man to use his judgment and weigh the situation from every angle, for if he does not he will surely be a party to the making of this fugitive, but again haste and misjudgment enters in and a red-hot letter goes out by the first mail, adding to what the collector has done, causing this man to become a deadbeat and fugitive proper. He is a derelict in the collection and credit world, and, by the way, public utility companies are the largest losers from this class, as alias after alias is used, cousins, aunts and uncles sign up for service, and sting them under each alias,

and they all lose many times more than the amount in question.

We will say the true facts in Mr. J. B. Blank's case was that through his company reducing its force, or because his company has gone out of business he lost his position and, as we all know, few are prepared to meet this unlooked for emergency, and naturally as you, or many of us would do, is holding on to what cash he has until he has secured another position. Sometimes our industrious collector takes it upon himself to follow his man to his new position, when one is secured, and by continually haggling, causes him to lose out, and thereby makes the situation still worse. The heretofore narrated situation should be nursed as a convalescent in the collection and credit world, and by careful handling and securing small, yet systematic payment, you will ultimately secure all of your money. The customer has been retained in the credit world; dollars upon dollars are saved that would go to bad debts or profit and loss account at the end of each year, that would have been caused by the depredation of this fugitive.

## CREDIT DEPARTMENT METHOD

By W. T. Snider, Cr. Mgr. Scruggs-Vandervoort-Barney Dry Goods Co., St. Louis,  
and Chairman Cr. Dept. Methods Committee.

The Credit Department Method Committee wishes to recommend the general use of the National Association emblem by the members, as this will give good publicity to our Association and will be beneficial to the individual members. A cut of the emblem can be secured from the National Secretary's office at a small cost, and where the credit manager has special letterheads for the use of his department, the emblem can be lithographed on them, where the department has not its own stationery, a rubber stamp may be secured from the Secretary's office for use on credit correspondence. The lithographing on the letterhead would be much more preferable.

Would further recommend that the emblem be used on application and inquiry blanks. We earnestly request that the members co-operate with us as we feel that it will not only cause our own members to take more interest in our association but will arouse an interest in non-members and be a great help to our Executive Secretary in his solicitation for new members.

At the Cleveland and Boston conventions there was considerable discussion as to the use of a uniform application blank, and as there were such diversified opinions as to requirements we were unable to come to any understanding.

The Committee questions the practicability of a uniform blank as it would be difficult to prepare one that would meet the approval and needs of the different cities, however, the credit men of each place can get together and prepare one that would meet with their requirements, using the emblem on them and they would have a uniform blank for their locality.

The Committee is endeavoring to prepare an inquiry blank for the approval at our convention, and hope to have one that can be adopted for general use. We will be glad to hear from the members and any suggestions they may offer will be appreciated. Kindly address your communications to our Assistant Secretary, Mr. A. J. Kruse.

## POINTS OF LAW IN CONNECTION WITH ASSIGNMENTS OF WAGES AND TRUSTEED WAGES

By Raymond Fletcher, Atty., Worcester, Mass.

1. When wages are trusted, the employee (the defendant in the case) is entitled to \$10.00 exemption in case the suit is for necessities and \$20.00 exemption otherwise.

2. If the writ does not state that it is for necessities the trustee (the employer) may presume that it is not for necessities and so allow the defendant an exemption of \$20.00.

3. If more than one trustee writ is served such writs should be honored according to the time of serving, the first one served having preference over the others, no matter when dated or returnable, i. e., in case employee had earned \$30.00 when several trustee writs were served on employer, if first writ served was for luxuries and second for necessities, the ad damnum in the usual amount of \$100.00 or \$300.00, the employer should pay the employee \$10.00, hold \$10.00 under the first writ and hold \$10.00 under the second writ.

4. When a trustee writ is served it affects only money already due the defendant, and goods and effects of the defendant of which the trustee has possession. Therefore a trustee writ is of no effect concerning wages unless the wages are already earned.

5. An assignment of future wages is not valid unless in the form prescribed by statute. (See Acts of 1916, Chapter 208; also Acts of 1909, Chapter 514, Sections 121, etc.)

Said standard form of assignment shall be as follows:

Know All Men by These Presents, That I, \_\_\_\_\_ of \_\_\_\_\_ in the county of \_\_\_\_\_, for a valuable consideration, to me paid by \_\_\_\_\_, of \_\_\_\_\_, the receipt whereof I do hereby acknowledge, do hereby assign and transfer to said \_\_\_\_\_ all claims and demands not exempt by law (which I now have, and all) which within a period of \_\_\_\_\_ from the date hereof I may and shall have against my present employer, and against any person whose employ I shall hereafter enter (for all sums of money due and), for all sums of money and demands which, at any time within said period may and shall become due to me, for services as \_\_\_\_\_. To have and to hold the same to the said \_\_\_\_\_, his executors, administrators and assigns, to secure a debt (1) Of \_\_\_\_\_ dollars (with interest thereon from \_\_\_\_\_, at the rate of \_\_\_\_\_ per cent per annum), for

money (or goods) actually furnished by the assignee amounting to \_\_\_\_\_ dollars.

(2) Contracted prior to the execution of this assignment (or contracted simultaneously with the execution of this assignment).

(3) Three-fourths of the weekly earnings or wages, which are \_\_\_\_\_ dollars, are exempt from this assignment.

In Witness Whereof, I have set my hand this \_\_\_\_\_ day of \_\_\_\_\_

Signed and delivered, in the presence of \_\_\_\_\_ h. \_\_\_\_\_ m. \_\_\_\_\_ M. Received and entered in records of assignment of wages in clerk's office of the \_\_\_\_\_ of \_\_\_\_\_ book \_\_\_\_\_, page \_\_\_\_\_ Clerk.

6. When a person gives a power of attorney authorizing another to make an assignment at any time of wages already earned (not future wages) it amounts to an assignment of future wages and should be considered as such; not being in the form prescribed by statute such power of attorney is void. (It is possible, however, that a power of attorney might be given authorizing someone to make an assignment of wages already due at the time the power of attorney was executed; in such cases the power of attorney would probably be valid and the assignment made under its authority also valid; whether notice of such assignment, however, would affect all wages then earned or only one-fourth is a question.)

7. The statute of 1916 states that three-fourths of a person's wages is exempt at all times from assignments of wages. (Apparently this exemption exists in cases of assignments of present wages already earned as well as assignments of future wages.)

8. No assignment of future wages is binding on the employer unless a copy of it and an account are delivered to the employer. This account must give the balance due from assignor to assignee, all payments made by assignor and the dates of such payments, and shall state whether or not such payments were for principle or interest.

9. No assignment is valid as against trustee process unless it is recorded in the office of the City Clerk. It may be valid as against other assignments even though it is unrecorded and the other assignments are recorded.

10. When the employer is notified properly of more than one assignment of future wages he should pay all but three-fourths of the wages then due or to become due to the assignee whose assignment is earliest in date. (This is not the same rule above given in case of several trustee writs.) When wages already earned are assigned, no account or copy of assignment need be given employer; a simple notification that such an assignment exists is sufficient to hold at least one-fourth of wages.

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## THE SMALL TOWN BUREAU PROBLEM

By Frank Fields, Secretary, Boulder Credit Rating Ass'n.

By giving service that protects and collecting overdue accounts at a minimum charge, a mutual credit bureau can be operated successfully in towns of 10,000 to 15,000 population. It must give the same character of service as the city bureaus and make good in demonstrating the value of efficient service, even though it is operated at a loss the first year.

The officers must be men of vision, and the secretary or manager should be vigilant on credits and a good collector combined.

Once the bureau is rendering service that safeguards the business and professional men of the community against undesirable credits, proper financial support can be secured to maintain it by getting all of the business and professional men behind it as a community betterment movement. The expense of operation is pro-rated according to the use and benefits derived by various members.

Public approval is given the bureau if it is a non-profit association, and is operated to render public service that will be of mutual benefit to honest debtors and creditors. This is accomplished through closer interchange of credit information, which is appreciated by people of responsibility and which shows up those who are guilty of abusing credit and at the same time discloses the facts regarding persons being unable, or unwilling to pay. It also teaches credit honor by personal interview, and raises the moral standard of the whole community as regarding prompt payment of bills, through a concerted publicity campaign.

In a small town it is possible to keep close tab on removals from and to the community. The Secretary publishing this information daily, together with all other information which might be beneficial to the members, such as persons sued for debt giving chattel

mortgages, assignment of wages. Accounts placed for collection and any other derogatory information coming to the office.

The maintenance of a thoroughly organized collection and adjustment department not only increases the revenues but furnishes a source of valuable information that could not be obtained otherwise. By handling a large volume of accounts the bureau can collect them for its members at almost half the cost of a private collector or agency.

The membership should extend to near-by villages and take in all the mercantile firms in that trade territory, as well as rendering credit and collection service for such trade territory. If the county seat is so located so as to make it feasible, the organization should cover the entire county.

Interest can be kept up in the association by occasional meetings of the membership of the various towns to consider not only credits, but other problems of retail merchandising.

Editor's Note.—During the past fifteen months the author of the above article has increased the membership of his organization from forty to two hundred and twenty-five by making it a county-wide organization. In 1918 he made four thousand retail collections, aggregating \$35,000.00. He claims no original ideas and had no previous experience as credit man before taking charge of the bureau. During this period equipment has been acquired through earnings largely from the collection department, costing approximately \$1,800.00, which proves conclusively that earnest effort and good judgment with hard work will win and overcome all obstacles.

The Boulder Association is to be congratulated on having as its manager a man of the sterling qualities of Mr. Frank Fields.

**ST. PAUL, MINN., AUGUST, 1919,**

**is the Retail Credit Man's Convention Month.**

Mr. Creditman you can ill afford to miss this gathering. Problems of reconstruction requiring careful thought and concerted action are before you. We are counting on you, Mr. Creditman.

## BUREAU PAGE

<b>MILWAUKEE ASS'N</b>	
	No. ....
<b>Report</b>	
Name .....	Former address.....
Address ..	
Employed by.....	
How long?.....	
Previous employer.....	How long at present address?.....
Approximate age.....	How many children.....
Married or single?.....	Former employer.....
How many children employed?.....	
Any rent income?.....	If owner, approx. value.....
Do they own or rent.....	
Surroundings ..	
Reputation in neighborhood.....	
Personal habits?.....	
Steady worker.....	
Opinion of Grocer.....	
Opinion of Butcher.....	
Opinion of Druggist.....	
Opinion of Agent or Landlord.....	
How is house furnished?.....	Signed .....
Date ..	
<b>Employer's Report</b>	
How long employed?.....	
Is position permanent?.....	Ever garnisheed?.....
Approximate salary.....	
Ascertain resources if possible.....	
Ascertain indebtedness if possible.....	
Probable income of entire family.....	
Record at previous business.....	
Record at previous residence address.....	

[illegible]

## USE TO REPORT UNSATISFACTORY ACCOUNTS

Name									
Residence Address									
Former Address									
Occupation or Position									
Employer or Business									
<b>PAY HABIT</b>	1—Yes How	2—Often to Collector	3—Sent to (Attorney)	4—Sent to Receiver	5—Judgment Unclassified	6—Goods Returned	7—Credit Refused Why?		
8—Owing New	Paid Due		9—Airt. Closed, Customer Request				10—Airt. Closed, Over Initiative		
<b>SUBSTANTIAL HABIT</b>	20—Habit Boying	21—Kerosene Goods	22—Union Claims		23—Lawyer's Bribe	24—[add message to de Stations with]			
<b>CHARACTER REPORTS</b>	30—Habit Bad	31—Family Trouble	32—Works Unsteady	33—Mores Other	34—Disreputable	<b>NEW CUSTOMER</b>			
Remarks									
References									
Dealer Reporting									
Signal Information for Commercial Code									

**New Confidential Credit Information Report**  
**Adopted by the Associated Retail**  
**Credit Men of New York**

SEND THIS TO THE ASSOCIATION PROMPTLY

Associated Retail Credit Men of New York City, Inc.

For Report on this CONFIDENTIAL INFORMATION on

NAME Charles Nordrich

ADDRESS Hotel Lexington, New York

ACCOUNT CLOSED Nov. 12, 1918 SAME CREDIT BELOW

Cheques Deposited ☐ Cheques Not Paid ☐ Cash Received ☐ Cash Not Received ☐ Cash Paid ☐ Cash Not Paid ☐ Cash Paid ☐ Cash Not Paid ☐

OTHER INFORMATION Has bad credit record

DATE Jan. 27, 1919 YOURS TRULY Ramsey & Root

(MEMBER ASSOCIATED RETAIL CREDIT MEN OF NEW YORK CITY, INC.)

## COLLECTION LETTERS OF THE RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

As Already in Use by Lincoln Division, Retail Credit Men's National Association.

Lincoln Division  
Retail Credit Men's National Association.  
Lincoln, Neb.

As an Affiliated Association of the Retail Credit Men's National Association, in which Credit Organizations throughout the country are represented by membership, we are interested in the betterment of retail credits.

This Association undertakes to make accessible all credit information secured about persons who have charge accounts in this city and vicinity.

We are not a collection agency, but are writing you as we want to help you protect your credit standing.

You are therefore urged to promptly settle the past due account shown below, or inform the firm named of reasons for non-payment, so that your name may be carried favorably upon our records.

Trusting that you will realize the importance of taking care of your obligations in a prompt manner and that you will arrange to liquidate this indebtedness without further delay, we are,

Respectfully,

ASSOCIATED RETAIL CREDIT MEN  
OF LINCOLN.

\$.....owing to

Credit is a trust reposed in you. Safeguard it.

Lincoln Division  
Retail Credit Men's National Association  
Lincoln, Neb.

We have written you twice in regard to your indebtedness, as shown below, and cannot understand your failure to take care of the obligation.

Unless the account is paid within the next

seven days, or satisfactory arrangements made with the firm you owe, we shall be bound to mark our records to show that we can neither secure settlement from you nor any favorable attention to the claim.

We hope you will give the matter your immediate attention, so that further action will not be necessary.

Respectfully,

ASSOCIATED RETAIL CREDIT MEN  
OF LINCOLN.

\$.....owing to

Credit is a trust reposed in you. Safeguard it.

Lincoln Division  
Retail Credit Men's National Association.  
Lincoln, Neb.

We advised you several days ago that your account, as shown below, had been referred to this association.

We were organized for the purpose of improving credit conditions through co-operation, locally and nationally. It was a courtesy on our part to remind you of this delinquent account and we felt that you would appreciate the favor sufficiently to give the matter your immediate attention. Naturally, we are surprised that you should have ignored us.

It would be to your interest to adjust this indebtedness without further delay. If it is impossible to pay now, advise this firm when settlement can be expected.

Respectfully,

ASSOCIATED RETAIL CREDIT MEN  
OF LINCOLN.

\$.....owing to

Credit is a trust reposed in you. Safeguard it.

### Bulletin Code

13. Getting behind in payments without offering satisfactory excuse or making reasonable efforts to settle.
14. States inability to meet present account and asks for general extension to some future period.
15. Notifies that he will not be responsible for any credit extended in his name.
16. Wife contracting debts without her husband's consent.
17. Chattel mortgage on record against personal property.
18. Account should be watched as party is inclined to go beyond all reasonable limits.
19. Extravagant and careless in disbursement of income.
20. Has no fixed position or income at present and no record on hand of other means available.
21. Family disagreement which may lead to dispute of account.
22. Divorce proceedings pending or entered.
23. Party left address given. Can you give present whereabouts?
24. Party left town. Should you learn of new location, please advise at once.

### Rating Code

- A. A. Pays prompt monthly, long record, gilt edge a/c.
- A. 2 Pays prompt monthly, so far satisfactory.
- A. L. Pays prompt monthly, but experience limited.
- B. 1 Pays on account, very satisfactory.
- B. 2 Pays on account, fair.
- B. 3 Pays on account, slow.
- L. 1 Special terms, very satisfactory.
- L. 2 Special terms, slow.
- L. 3 Special terms, unsatisfactory.
- X. 1 First bill sold, past due.
- X. 2 Last bill long past due and unsatisfactory collections.
- X. 3 Same as above and find party inclined to make false statements and dodging promises.
- X. X. Unworthy of credit.
- Y. 1 Pays full amount of bill but occasionally slow.
- Y. 2 Pays full amount of bill but very slow.
- Y. 3 Pays on account but very slow.
- O. 1 Guaranteed account.
- O. 2 Dispute accounts.
- O. 3 Habitual returner.
1. Account usually below \$25.
2. Account usually below \$50.
3. Account usually below \$75.
4. Account usually below \$100.
5. Account usually below \$125.

## WARNINGS

### BOGUS AMERICAN SURGICAL SOCIETY CHECKS.

**William Wilson Has Secured Many Victims in the Eastern and Central States.**

(Courtesy Journal of the American Bankers' Association.)

This individual, also using the names of W. L. Wilson, R. G. Winters, and H. M. Hamilton, has been quite successful wherever he has operated with checks of the style reproduced herewith. We have records of his having secured funds on these checks in New York City, Newark, N. J., Buffalo, N. Y., Chicago, Ill., Pittsburgh, Pa., Baltimore, Md., New Orleans, La., Galveston, Tex., Kansas City, Mo., Omaha, Neb., and it is hard to surmise where he will operate next. In most of the cities named he has secured funds on between ten and twenty checks. The reproduction does not show that the check is in the form of a voucher check, which in fact, it is, and each check has written on the reverse side a statement similar to the following: "December 28.....Translation to date 26¼ hrs. @ 80c....\$21.40." The Herald Square National Bank is non-existent.

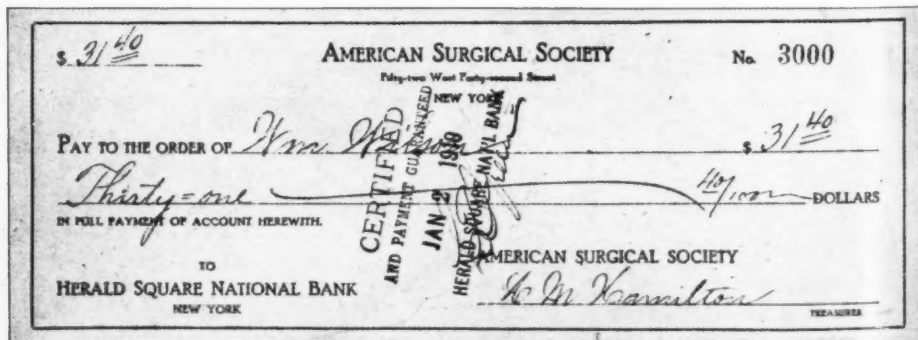
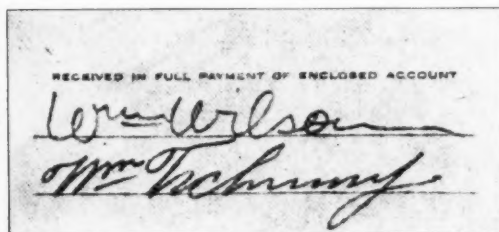
Wilson's mode of operation is to enter a store, make a small purchase, then state he is

employed as a translator by the American Surgical Society, present the check, obtain the article and change, then go to another store in the vicinity and work the same game. By the time returns are received on the checks, Wilson has "jumped" to some other city, and is "collecting" a little more easy money. Up to this date, to the best of our knowledge, no member bank has been defrauded. William Wilson's description is as follows: 35 years of age, 5 feet 10 inches, 165 pounds, good build, dark complexion, dark eyes, dark brown hair.

### DANGEROUS OPERATOR ESCAPES

**Roy Churchill is Expected to Resume His Bogus Check Transactions Immediately.**

Following this individual's arrest at Reno, Nev., he was turned over to the Sacramento, Cal., authorities, and later to the military authorities at the Presidio in San Francisco. Subsequently, in accordance with instructions from Headquarters of the Western Department, he was sent to Fort Bliss, Texas, to be tried on a charge of desertion. On January 28, 1919, he effected his escape from the military prison at Fort Bliss. Judging from this man's activities in the past, he will undoubtedly resume operations immediately, and we would suggest that member banks refer to the article published on page 75 of the November, 1918, Journal Supplement, which gives the details of his operations. At the present time he is wanted by the Federal authorities as a fugitive from justice, and there are also several bank charges pending against him. His description is as follows: Apparently 45 years of age, 5 feet 11½ inches, 172 pounds, medium build, medium complexion, blue eyes, hair originally dark, now mostly iron gray; has small scar near center of left cheek; slight pimple pits on each cheek.



## WARNINGS—Continued

## WARNING!

The United States is being deluged with raised Federal Reserve Notes and Federal Reserve Bank Notes. Examine carefully every \$10.00 or \$20.00 Reserve Note. Do not depend upon the large figures. Be guided mainly by portraits. Genuine Federal Reserve Notes or Federal Reserve Bank Notes, of all issues, bear the following portraits:

\$1.00 Washington	\$10.00 Jackson
\$2.00 Jefferson.	\$20.00 Cleveland.
\$5.00 Lincoln.	\$50.00 Grant.
	\$100.00 Franklin.

Counterfeiters are flooding the country with Federal Reserve Notes and Federal Reserve Bank Notes as follows:

\$1.00 Federal Reserve Bank Notes raised to \$10.00.

On notes of this class so far seen the backs are particularly deceptive, the large figure "10" in corners having been carefully pasted on. The work on the face is not so good. The "0" in "10" appearing light and made with a pen. Other bills might be more skillfully done.

The large numerals or counters, used to raise these notes are obtained by cutting the ends or corners off genuine \$10.00 and \$20.00 bills.

## Keep This Notice Before You.

The following unsold Financial Paper has been lost or stolen and should not be paid:

Adams Express Co.'s Travelers' Checks

1028060 to 69

2025036 to 39

2026230 to 39

5009130 to 39

Wells Fargo & Co.'s Money Orders

WW-544680 to 89

AH-645212 to 49

**Lost by, or Stolen From, Purchaser.**

Wells Fargo & Co.'s Travelers' Checks

2719428 to 29

5528106 to 109

Southern Express Co.'s C. O. D. Checks

P-505312 to 19

Southern Express Co.'s Money Orders

SB-700400 to 39

Wells Fargo & Co.'s Travelers' Checks

1138825 to 59

5564713

2107050 to 99

2917300 to 09

3024100 to 19

**Lost by, or Stolen From, Purchaser.**

Wells Fargo & Co.'s Travelers' Checks

5435924

5435926 to 28

2698824 to 29

If any of the above mentioned paper is presented for payment, agents must take it up, give a receipt therefor, and immediately telegraph superintendent for instructions.

A. F. COLE,

Auditor of Money Orders.

Chicago, February 15, 1919.

## STOLEN GOVERNMENT PAY CHECKS.

Members are warned to be on the lookout for stolen United States Army pay checks, which were stolen from Camp Knox, Ky. The serial numbers of these checks, in the upper right-hand corner, run from 1081 to 1100, inclusive, and in the lower right-hand corner, under the disbursing officers' name, is the symbol 20807. It is probable that the checks will be passed by a person wearing an army uniform, and they may be in any amount, with any signature. If any of these checks are presented, cause the arrest of the individual presenting same, and notify this department or the nearest office of our detective agents.

We fail to understand why merchants will continue to cash checks from parties they do not know.—It's not business. Have them identified the same as a bank does.

This also applies to opening new accounts. Why a merchant will trust a person he does not know, with merchandise which he has paid cold cash for, without first learning something about the party's method of meeting his obligation, is beyond us. Is it because the merchant needs business so badly that he has to take these long chances? Or is it courteousness, or is it the love of gambling with human thoughts that prompts merchants to extend these useless accommodations? A person that takes care of their credit never hesitates to give reference. If they do, look them up and have them sign our Credit Application Blank. Don't take any chances because they claim to own real estate. In a great many cases they are more careless than the laboring man.

— — — Mr. Neilson, we say a hearty amen.

## DO YOU WANT RESULTS?

Use the R. C. M. N. A. Stick

\$2.00 per 1,000 in lots of 2,000 or less.

\$1.75 per 1,000 in lots of over 2,000.



Being members of the Retail Credit Men's National Association we are interested in the protection of individual credit and as this account is long past due, it should have your immediate attention, thereby keeping your credit good. **REMEMBER,** credit is a trust imposed in you, and you should safeguard it by prompt settlements.



## LOCAL ASSOCIATION NOTES

### Cleveland, O.

The annual meeting, which was held the night of February 11th was attended by about one hundred and seventy. Secretary Crowder was on the program, but as he could not attend we were forced to substitute in that one case. The new Board of Directors and organization is as follows:

President—W. Slater, Sterling and Welch Co.

Vice-President—J. H. Johnson, W. B. Davis Co.

Treasurer—H. H. Lutz, Chandler and Rudd Co.

Secretary—W. H. Gray.

Directors—Robert Adams, Wm. Taylor Son & Co.; Jay Iglauer, Halle Bros. Co.; H. H. Lutz, Chandler & Rudd Co.; W. Slater, Sterling & Welch Co.; Otto Schuele, Fries & Schuele Co.; E. J. Wolfe, Kinney & Levan Co.; Wm. Hoffman, The Stearns Co.; H. F. Adomeit, S. Kohn Sons & Co.; J. H. Johnson, W. B. Davis Co.

The co-operative spirit in Cleveland is very much awake, and we look for a mighty fine year in 1919.

### Lincoln, Nebr.

The following news article published in the Lincoln Nebraska State Journal, December 22, 1918, is founded on actual facts, the original correspondence in this case being in the files of one of our members. It is believed that much good can be accomplished through suitable "credit education" publicity. Let all members of our National Association exert their best efforts in this direction and promptly send to Assistant Secretary Kruse copies of all such publicity.

"Perhaps few people realize how far-reaching is the organization of the Retail Credit Men's National Association, with members in every city in the union and in almost every retail store of any size. Credit information is exchanged between these groups and individuals with such accuracy that the cities be separated by half the continent, still intimate credit information may be obtained about any individual who has ever secured credit from a member of the Association and the manner in which he settled his bills.

"A Lincoln woman, who recently removed to Washington to engage in war work, applied for credit at one or two of the larger stores and was surprised to learn that her credit record in Lincoln was known to the Washington folks and that on the basis of this information credit was not extended. She learned that she would be expected to pay what she owed in Lincoln before the stores in Washington would consider granting credit. A letter to the Lincoln merchant did not help matters, as they were pledged to give a true statement of their experience and could only state the facts.

"This is an illustration of the importance of taking good care of one credit, for not only

is one's record known in his home town but practically anywhere he goes, this record will follow him. This is quite different from the days when those who wished to live by their wits, finding themselves too well known in one town, had simply to move on to another place and repeat their operations, living at the expense of the local merchants wherever they stopped. Under this nation-wide organization one who is careful of his credit at home will have no difficulty in getting credit in distant cities."

### Denver, Colo.

A bureau meeting of the Associated Retail Credit Men was held in the Adams Hotel, Tuesday evening, February 25, 1919. A large and enthusiastic attendance listened to a very able address on the new income tax law, by Mr. James Grafton Rodgers, a prominent young attorney, who has just returned from war service. Mr. Rodgers gave some very valuable data and information to the members of the organization.

The following four questions were discussed at length by the members with a great deal of interest, and some are putting into effect the good suggestions that were received from almost every speaker.

The Denver local which was organized by Mr. Crowder, in October, 1918, has grown until it has eighty-five members, some of whom are the most enthusiastic supporters, that are giving loyal support and attention to every item that is brought up.

1. Should applicants for credit be required to apply at Credit Department personally?
2. Do you favor concerted advertising as the best method of educating the public concerning the generally accepted terms of payment?
3. What do you consider the three most important items in opening a new account?
4. What in your opinion can we do to strengthen our information bureau?
5. Of what importance do you deem bank references?

### Oklahoma City, Okla.

#### Oklahoma Merchants Conducting Pay-Up Campaign.

Oklahoma City, Okla., February 12.—Oklahoma City merchants hope to wipe their books clean of the \$500,000 credit accounts they are carrying, as a result of the pay-up campaign which they are conducting this week. A similar campaign last year was very much of a success, and merchants believe that they can count on clearing up their books this time. The campaign is a joint effort, all the merchants co-operating. The Oklahoma City Advertising Club is co-operating and the pay-up drive is being widely advertised in newspapers and billboards.—Women's Wear.

## LOCAL ASSOCIATION NOTES

### Dallas, Tex.

**CREDIT RULES:** Be sure of the customer's honesty. Make a definite agreement. Watch the payments regularly and call attention to any delinquency promptly. If the delinquency becomes serious, never threaten, but call attention to the broken promises and make a new agreement. Finally, get the money.

\* \* \*

"Life must be either masterful or miserable able to control itself, able to overcome obstacles, able to dominate circumstances, or else it will be harried by many trifles into constant discontent."—Talking Machine World.

\* \* \*

**COLLECTING** money is like selling goods. It involves a knowledge of human nature and ability to select the methods that work best with individual debtors. No matter how careful you pass upon your credit risks, some are sure to be slow in settling. Misfortune may befall them. Any one of twenty things may cause the customer to fall behind. It naturally follows, then, that the better you are acquainted with your debtors the more successful will be your collection methods.

A very important essential of the successful collector is firmness. Many a dealer will not press a customer because he is afraid of losing his trade.

You must know the customer from whom you are trying to collect. What might answer with one will offend another. Understand the circumstances as completely as possible before you do anything.

### Retail Merchants Elect Officers for New Year.

The Dallas Retail Credit Men's Association has elected the following officers: Max J. Rosenfield, president; Carl Wollner, first vice-president; J. B. Moses, second vice-president; J. E. R. Chilton, secretary; R. E. Hill, assistant secretary, and J. B. Adoue, Jr., treasurer.

The following directors were elected: S. S. Hymes, H. W. McMillan, Robert Stern, J. O. Yeagan, Otto Lang, E. E. Turquette, C. A. Caldwell and W. O. Furgason.

### Worcester, Mass.

The interest in the noonday luncheons of the Worcester Association is growing apace. At the first luncheon there were thirty-eight members present and at each luncheon thereafter the attendance increased until there was an attendance of fifty at the last one showing that the members are hungry for the interesting and educational information derived at each meeting.

### St. Louis, Mo.

### CREDIT MEN PLAN DRASTIC LAW AGAINST "DEAD BEATS."

#### Bill to Attack Assets of Debtors to Be Sent to Legislature.

The Associated Retail Credit Men of St. Louis plan to wage war against anyone who attempts "to beat" one of its members out of a bill.

A resolution giving the Legislative Committee of the association power to draft a bill against "dead beats" for presentation at this session of the Missouri Legislature was adopted last night at a meeting of the association at the American Annex.

The bill, which will be framed after the Idaho and Montana laws, will be presented at the next monthly meeting of the association for ratification. It will give the credit men the power to attach any assets of the defendant at the time of the issuance of the summons, or thereafter, to insure satisfaction of any judgment, provided the defendant does not give security to pay such judgment. Under the present law an attachment cannot be issued unless the defendant is a non-resident, or evidence is shown that he is endeavoring to secrete his assets. According to the credit men, this gives a broad scope of evasion.

### New York.

#### Will Invite Stores to Join.

At the meeting of the association last week, vigorous plans for increasing the scope of the association by enlarging its membership were agreed upon. It was decided to employ a professional solicitor to explain the advantages of membership and all the valuable privileges it includes and to bring into the association every retail house of standing and repute in the city.

Members of the association are convinced that there should be no difficulty in doubling the present membership during the year. They declare that the benefits obtained repay the members many times over for the cost of membership and the slight trouble of attending meetings. The discredited policy of isolation which prevents certain retailers from joining hands with the rest for the uplift of credit granting in the stores and the greater safety of all concerned it is pointed out, deprives those very retailers of invaluable assistance which they can hardly afford to miss. Credit men organize not for social purposes, nor merely for the exchange of ideas and discussion of problems—though all of these advantages are included—but principally because credit organization is a necessary adjunct to their work, just as the professional shopper and the comparison department are necessary features of the business of a department store, or credit ratings are essential to the manufacturer or wholesaler.

## LOCAL ASSOCIATION NOTES

### Kansas City, Mo.

The Associated Retail Credit Men of Kansas City have been organized with a charter membership of sixty.

They are featuring the noonday luncheon, which is held weekly, where accounts are discussed, bad checks and change of addresses listed.

The membership is growing steadily. A drive for new members is now being planned.

The organization is meeting with much encouragement from the merchants of Kansas City and is filling a long-needed activity.

The following have been elected officers: W. A. Shurr, Wolf Bros., president; H. J. Burris, Berkson Bros., vice-president; Miss L. A. Gladish, Harzfelds, treasurer; V. R. Gibson, Cady & Olmstead Jewelry Co., secretary.

### Los Angeles, Calif.

#### The Proper Spirit.

The Board of Directors have planned a series of meetings that will prove very instructive and interesting, and our next meeting is the first of this series. We believe every member who misses one of these monthly meetings is not acting in the best interests of the firm for which he is working.

These meetings are for you; to educate you and broaden your ideas; to give you new thoughts for your daily work.

One cannot stand still in these days of progress; he either goes backward or forward. Your Association is offering to assist you in keeping abreast of the times, and it is up to you to accept this offer.

### Springfield, Mo.

As a result of the visit to Springfield last week of L. S. Crowder, executive secretary of the Retail Credit Men's National Association, an organization among local retail credit men was perfected last night at a meeting held at the Colonial hotel. The new organization has a charter membership of 35 and its purpose is to be affiliated with the Retail Credit Men's National Association, its object being closer co-operation among retail credit men, merchants, professional men and others interested in the matter of retail credits and also along educational lines on the subject of credits.

A. M. Ullman was elected president, W. M. Baldwin, vice-president; J. L. Cartwright, secretary, and George D. Bender, treasurer. In addition to these officers a board of five directors was elected, which was composed of L. Homan, chairman; Carl Schwieder, T. E. Williams, J. E. Black and E. P. Burhman. A committee was also appointed to draft constitutions and by-laws and to report at the next meeting. This committee was composed of L. Homan, T. E. Williams and Carl Schwieder.

### Pomona, California

Not seen anything like this in the "Credit World."

Checking results later indicated very favorable reception—and voluntary payment of charge accounts has been exceptionally good this month in spite of Liberty loan and war work drives, etc.

Everybody (who used it) well satisfied.

Of course the membership list has no small part in the general effect.

Pomona Valley Merchants' Credit Association.

A. V. Storer, Secy.

### POMONA VALLEY MERCHANTS CREDIT ASSOCIATION

Pomona, California

Open Letter to All Charge Customers:

At a recent meeting the following important action was taken which we wish to call to your attention at this time.

One of the recent appeals of the Government to the merchants of the country is to put the retail business on a sound and liquid basis and suggest this ruling, "Payments be required for all purchases the first of the following month."

In view of this appeal and the extraordinary need of keeping the finances of the country on an economical and efficient basis, this Association, together with many others, has passed the following recommendations governing charge accounts.

(1) Purchases made during any one month are payable on the first of the following month and become overdue by the 15th.

(2) Accounts running 30 days overdue may be closed to all further charges until the account is paid in full.

(3) Customers requiring further credit extension, or any special terms shall make special application for such accommodation.

(4) Customers are urged to keep their accounts within the limits of credit granted them.

In plain language this means: "Don't buy what you can't pay for in 30 days," "Don't let bills run until too big for you to easily care for," "If you must have more time, make arrangements for it instead of leaving the merchant in doubt as to your intention," "Don't expect more credit than the merchant can allow under present circumstances."

The rising cost of merchandise demands constantly larger investments, yet the supply of banking credit is being rapidly reduced. These are imperative reasons necessitating a careful control of credits, and we Pomona merchants hope we may have the hearty support of all our customers and trust that these new requirements in effect November 1st will receive your kindly consideration.

Concurred in and recommended by  
ADVISORY BOARD.

## PUBLICITY MATTERS

ESTABLISHED 22 YEARS

### MERCHANTS' ASSOCIATION

SHREVEPORT, LOUISIANA

#### WHAT IS IT?

**A Clearing House of Credits**—Owned and operated by the Retail Merchants of Shreveport, in the interest of better credit conditions in Shreveport territory.

A Retail Merchants' Association does not publish a rating book and has no connection whatever with any privately owned agency of any name or kind.

This Organization deals only in up to the minute information obtained through daily reports of Ledger experience.

#### WHO BELONGS?

The live, progressive business institutions who demand new, complete and efficient credit service—and they're getting it—very few retailers in the city do not belong to the association.

#### WHERE LOCATED?

The office of the Merchants' Association is at 317-318 Levy Building. A competent manager in charge. The credit history of Shreveport's buying public is on file in the office, there being at this time upwards of 75,000 ratings and special reports.

**Do You Pay Your Bills Promptly?**—That's a sign that you are thrifty, honorable and successful.

**Are You Careless and Indifferent in Meeting Your Obligations?**—Better be careful; that's a dangerous habit and might embarrass you some time.

**Are You Slow Pay?**—Your style of paying makes your rating and a slow rating is undesirable. (If there is reason for your slowness, don't fail to tell your merchant about it and keep straight.)

**Do You "Kite Checks" or Give Checks Without Sufficient Funds?**—Had you thought about the bad effect that has on your credit standing both with the bank and the merchant?

It is the mission of the Merchants' Association of Shreveport to make and keep every customer's credit good, and we ask your co-operation.

## THE POWER OF CREDIT

### THE FIRST OF A SERIES OF ARTICLES ON PROMPT PAYMENT OF BILLS

#### MEETING OBLIGATIONS

"The only genuine power which an individual, or group of individuals, can gain is that arising from the confidence reposed in him or them by the community."  
A power whose circuit is too often broken by negligence and carelessness in **meeting obligations promptly**.

Houston as a thriving commercial center in South Texas would today be a greater power—if there was instant response on the part of the buying public to co-operate—yes, co-operate with her merchants in meeting current obligations.

CREDIT as a matter of fact is one of the harassing elements in a community life which can either fortify or weaken business.

CREDIT to the buyer of merchandise is for one purpose only. A temporary convenience granted by the seller because of their confidence in the buyer, and is tendered you just so long as the seller's trust in you and your record for reliability and **prompt payment remains unblemished**.

Today conditions demand the prompt exchange of currency for merchandise purchased more than ever before.

If the buying public could but realize this: THAT buying for CASH would save them a fair margin on their purchases—if every community would adopt this plan—the so-called high cost of living would in a measure be solved.

On the credit basis the merchant must protect himself against **possible losses** occasioned by **bad credit** and long past due account, when the manufacturer or jobber from whom he buys demands short time payment of bills.

It is not a rash or hasty statement to predict that unless this condition is improved and the buyer remits promptly on thirty-day open accounts business in Houston must be conducted on a CASH BASIS, ABSOLUTELY.

To properly awaken the buying public to this condition the Houston Retail Credit Men's Association—and this association includes practically every business house in Houston—are going to run a series of educational advertisements covering the PROMPT PAYMENT OF BILLS.

This series will deal with the subject in a manner which will prove the necessity of prompt payment on your part, and if your response to these articles shows an improvement in credit conditions in Houston—YOU will be the one who will profit most.

**Houston Retail Credit Men's Association**

#### PROMPT PAYMENT

#### PAST DUE ACCOUNTS

#### CASH BASIS

## PUBLICITY MATTERS

### GOOD CREDIT MAKES GOOD CUSTOMERS

Rather a broad statement, but nevertheless **TRUE**.

When a man or woman has a good credit rating, he or she, as a rule, tries to maintain its value and influence with the merchant.

If you are in good standing—if you **PAY YOUR BILLS PROMPTLY**, you will find the merchant anxious to serve you with the best in his store or shop.

It's a question of service—something you are entitled to as a prompt pay customer.

By prompt payment you enable the merchant to meet his bills promptly—you help him to buy better merchandise—better values. You help him to help you get more value for every dollar you spend. For Prompt payment helps the merchant do business on a smaller margin.

Your relations are never strained, simply because you know you can get what you need when you need it and the merchant knows that if his merchandise pleases you and meets your needs he makes a permanent customer of you.

**CREDIT** of this character is what the Retail Credit Men's Association is striving to establish in Houston. More than 50 live, wide awake, firms are concentrating their efforts in this direction—in your behalf.

You can be a participant in the benefits of good store service and quality merchandise by the prompt payment of your accounts.

On the other hand—if through negligence or carelessness you allow your bills to ride over the 30-day open account limit—if the credit man has trouble collecting on past due accounts, you will find some 50 or 60 credit men listing you in the **SLOW PAY COLUMN**.

Some day you are going to apply for a limited credit at a certain store and that certain store has already been advised of your habit of paying.

Then Mr. Credit man will say, "Am very sorry, Mr. or Mrs. Slow Pay, but you will have to pay **CASH**," and your experience will be the same at every store represented in the Houston Retail Credit Men's Association. So it is up to you to

### PAY YOUR BILLS PROMPTLY

**HOUSTON RETAIL CREDIT MEN'S ASSOCIATION**

### SAFEGUARD YOUR CREDIT

**DO YOU REALIZE** how the failure to pay your accounts when due, affects your credit standing?

Your current bills should be paid promptly. If there is a reason for delay make immediate explanation to your creditor. He is entitled to that consideration.

Promptness in the payment of your bills is a *Credit Builder*.

**Lincoln Division**

**Retail Credit Men's National Association**

*Organized for the Protection of Retail Merchants*

**EVERY TIME** it is necessary to send out a bill it makes more work for Uncle Sam, who is over-worked now. You know what it means to get competent help, and that every step you save us and we save you is **CONSERVATION**.

Won't you send your check at once and make another bill unnecessary, thereby aiding us to **CONSERVE MAN POWER**?

NOTE—  
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## AN ASSOCIATION FORM OF APPLICATION BLANK

Give Name in Full	Wife's First Name
Name .....	.....
Residence .....	How long? .....
Former residence .....	Do you long? .....
Years in Lincoln .....	Do you live at home? .....
Parent's name .....	Address .....
Business or occupation .....	.....
Employment by .....	How long? .....
Real estate .....	Salary? .....
In whose name? .....	Value .....
Amount of Credit Desired .....	Limit .....
Accounts in Lincoln or elsewhere .....	.....
.....	.....
Bank with .....	Checking Acct. ....
Accounts payable in full not later than the 10th .....	Savings Acct. ....
.....	.....
Signed .....	.....
..... 19 .....	.....

Inquiry No.....	Entered.....	Wife's Name.....
INQUIRY BLANK		
Subscriber No.....	19..... on .....	
Residence, 1905.....	Residence .....	
" 1904.....	Occupation .....	
" 1903.....	Business Address.....	
" 1902.....	Parent's Name.....	
REAL ESTATE.		
Lot No.....	Ass'd val. \$.....M. \$.....	M'gee .....Date .....
Lot No.....	Ass'd val. \$.....M. \$.....	M'gee .....Date .....
Lot No.....	Ass'd val. \$.....M. \$.....	M'gee .....Date .....
Lot No.....	Ass'd val. \$.....M. \$.....	M'gee .....Date .....
References .....		Rating .....
Change of Rating to.....		

Member No.....

Name of Firm \_\_\_\_\_ Street No. \_\_\_\_\_ Date \_\_\_\_\_  
I certify the accounts here listed are correct and undisputed, and statements of these accounts have  
been mailed \_\_\_\_\_

[illegible]

## CREDIT FORMS

### AN ENVELOPE INQUIRY BLANK

Member Retail Credit Men's National Association—Kansas City Division

**WOOLF BROTHERS**  
Furnishing Goods Co.  
KANSAS CITY

191....

whose former address was.....  
and who formerly had an account with you has applied to us for credit and refers to you regarding.....financial responsibility and desirability as a credit risk.  
Any information with which you may furnish us will be held strictly confidential and we shall be glad to reciprocate when opportunity offers.

WOOLF BROTHERS.

Date account was opened.....  
Date account was last used.....  
Highest amount of credit extended.....  
Habit of pay.....  
Is there anything owing on the account at present? .....

Additional information.....  
Signed.....

### MARK "X" IN THE PROPER BLOCK AND BE SURE TO SIGN NAME

Date .....  
Customer's Name.....  
Address .....  
Occupation .....  
(Signed) Subscriber.....  
To the Credit Agency:—

We have today opened a new account with the above.....☐  
We have found above too slow for credit.....☐  
We have refused additional credit to above.....☐  
We have taken back goods from above for non-payment.....☐  
We have had trouble with checks.....☐  
We have charged \$..... to P. and L.  
We have placed account for collection.....☐  
Address wanted on above. Notify us when located, if not now on your files.....☐  
Give us real estate report on above.....☐

GIVE US SPECIAL REPORT ON ABOVE.....☐  
Remarks for Special Cases.....

UNIFORM CREDIT APPLICATION BLANK ADOPTED BY THE MERCHANTS OF DETROIT

<b>Residence Address</b>		<b>Residence Telephone</b>
<b>Former Residence</b>		
<b>Occupation or Position</b>		<b>Business Telephone</b>
<b>Employer or Business</b>		<b>Address</b>
<b>Maximum Credit</b>	<b>Where to Send</b>	<b>Real Estate</b>
<b>Asked per Mo. \$</b>	<b>Statements</b>	<b>Owned</b>
<b>Bank Where?</b>	<b>Branch</b>	<b>Commercial or Savings Acct.</b>
<b>Names of Three or more Merchants where have Accounts</b> }		
<b>Given Name of Wife or Husband</b>		
<b>Other Members of Family who may use the Account</b>		
<p style="text-align: center;">Accounts are due on or before 10th of the month following date of invoice.</p> <p style="text-align: center;"><b>SIGNED</b> (Full Name—Initials not sufficient)</p> <p style="text-align: center;"><b>O. K. By</b> <span style="float: right;"><b>Date</b></span></p>		

## FORMS

**KNOW ALL MEN BY THESE PRESENTS**, That I.....of.....  
Michigan, have received and hired of Crowley, Milner & Company of Detroit, Michigan, the following described articles:

Said articles having been by me this day selected from the stock of merchandise in the store of Crowley, Milner & Company are to be delivered to me by them. Evidence of delivery shall constitute acceptance by me, unless the same are immediately returned by me to them. For a more specific list of articles leased hereunder, reference may be had to invoice of.....attached hereto.

For the use of the above mentioned articles and as rent for the same I have this day paid to the said Crowley, Milner & Company the sum of.....dollars, and further promise to pay to the Industrial Morris Plan Bank of Detroit a certain promissory note of even date herewith, in the sum of.....dollars, together with interest thereon, as set forth in said note, which note is made by myself and accepted by the Industrial Morris Plan Bank upon the recommendation of Crowley, Milner & Company; and when said note has been fully paid by me or, in the event of said Crowley, Milner & Company having paid the whole or any part of said note or interest thereon, when said Crowley, Milner & Company shall have been by me fully reimbursed for any amount so paid by them, said rent shall cease, and the articles become my absolute property.

But in case of the failure to pay the rent, the said Crowley, Milner & Company may, without being deemed guilty of any trespass or tort and without thereby rendering themselves liable to refund any sums received by them as rent as aforesaid, enter my house or place where said article may be, and take possession of and remove said articles therefrom. And I further agree that so long as said rent shall be payable as aforesaid, I will not injure, sell, mortgage, or relet the said articles or remove them from.....  
and that in case of failure to pay said rent, I will on demand return the said articles to the said Crowley, Milner & Company, or their legal representatives.

Witness my hand and seal this.....day of.....A. D. 19.....  
Signed and sealed in the presence of

Bell Phone

**THE H. M. & R. SHOE CO.**  
Where Summit and Adams meet  
TOLEDO, OHIO

Home Phone, Main 8300

**Men's, Women's and Children's Hosiery and  
Children's Dresses and Hats**

FOOTWEAR FOR EVERYBODY

S  
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OPay  
Last  
Amount  
In  
Balance  
ColumnAMOUNT PAID  
\$.....Return this Stub with your Check.  
Your Check Returned by your Bank is Your Receipt.

OLD BAL.	DAY	ITEM	CHARGES	CREDITS	BALANCE
		BALANCE FORWARDED			

**NOTICE** Bills for goods purchased during each month are due and payable the first of the following month, and should be paid by the Tenth of that month to insure continued credit. No doubt this account has escaped your notice. Will you please favor us with an early settlement.

This statement is a complete record of your account for the month—it shows what you paid as well as what you purchased and returned. The final balance on last month's statement is brought forward at the beginning of this statement. All purchases are shown in the Charges column. All merchandise returns and all cash paid are shown in the Credits Column. The amounts in the Balance Column indicate the standing of your account after each transaction. The last entry in the Balance Column is the amount unpaid at the end of the month. To prove—total the charges and credits; add the total charges to first amount at top of Balance Column and subtract therefrom the total credits—the difference is the last amount in Balance Column.

THE H. M. &amp; R. SHOE CO., TOLEDO, OHIO

## COLLECTION LETTERS

SCHRODER BROS. CO.

Incorporated  
Battle Creek, Mich.

Our books show that your account for .....has not been paid. The amount past due is.....

Undoubtedly it was not your intention to let this matter slip past you and you will be glad to have us call your attention to the fact.

As our terms of credit are thirty days, we will much appreciate your check.

Thanking you for your patronage, we remain

Yours very truly,  
SCHRODER BROS. CO.,  
Credit Dept.

SCHRODER BROS. CO.

Incorporated  
Battle Creek, Mich.

We wrote you on.....regarding your account, which was past due to the amount of .....and asking you for the favor of an early remittance, but to date we find the account has not been paid. We trust this is merely an oversight on your part and that we may receive prompt remittance covering this account.

Yours very truly,  
SCHRODER BROS. CO.

SCHRODER BROS. CO.

Incorporated  
Battle Creek, Mich.

We have called your attention several times to the condition of your account, now long past due, but same has not been paid.

You as a buyer surely realize the importance of keeping your credit good, not only while you still live in this city, but in the event of your moving to another city, you will be required to furnish references. YOUR RECORD FOLLOWS YOU WHEREVER YOU GO.

The merchants of Battle Creek report all delinquent accounts to the Business Men's Credit Association; who in turn send a bulletin containing the names, amount of account, and time past due to each merchant. Each merchant then has a record of how YOU HANDLE YOUR ACCOUNT.

In fairness to you, we again call your attention to your account before taking more stringent methods of collection.

Your prompt remittance will prevent further action on our part.

Yours very truly,  
SCHRODER BROS. CO.,  
Credit Dept.

SCHRODER BROS. CO.

Incorporated  
Battle Creek, Mich.

LAST NOTICE BEFORE ACTION.

We hereby give notice that unless your account of.....is paid within ONE WEEK

from date, we will take legal means to collect.

You cannot blame us for taking this stand, as you will admit we have called your attention to the matter many times without satisfactory response on your part.

Please remember, ONE WEEK from today.

Yours very truly,  
SCHRODER BROS. CO.,  
Credit Dept.

Mutual Reporting Bureau of  
CHICAGO RETAILERS' ASSOCIATION  
Incorporated

A Mutual Organization of Retail Merchants  
140 North Dearborn Street  
Cunard Building

Chicago, Account with  
File Number 1887 Amount \$

In making our daily trade clearances, we learn that the above account is past due.

If there is some good reason for the delay in settling this account may we ask you to advise us so that it may appear as part of our report. If, however, it is merely a case of neglect, kindly let us know when settlement may be expected and we will so record same.

The Credit Reporting Bureau of this Association issues credit reports to the trade daily. We will withhold our report on your credit standing a reasonable period, pending the receipt at this office of your reply.

We are directing this inquiry to you in your interest as well as in the interest of our members. Naturally we prefer to report favorably on your credit standing, but we can do so only when we know all the facts, hence this inquiry.

It is necessary that you use the space below for reply as the serial number shown above must appear in connection with all correspondence on this report.

Yours very truly,

MUTUAL REPORTING BUREAU.

P. S. Enclosed find stamped and addressed envelope for your use.

At no time since the reconstruction period following the Civil War, had merchants and credit men greater problems on their hands, owing to the great amount of unemployment in industrial centers, occasioned by cancellation of war contracts, and return of soldiers and sailors from the service, coupled with the tendency of manufacturers, already in evidence, to lower wages, in addition to the high cost of living still maintained.

—Jas. Wilson, Worcester.

## ADDRESSES WANTED

This page is open to every member of the Retail Credit Men's National Association. May we not help you to locate someone? An inquiry to the St. Louis office may bring you valuable information regarding new-comers. Try it.

Appleby, Mrs. L.—Formerly lived at 1110 First street, East Peoria, Ill. Now thought to be in St. Louis, Mo.

Berg, Irene—4921 Pleasant street, Minneapolis, Minn. Formerly lived in Duluth, Minn.

Blose, Archie—2705 N. Spring avenue, formerly at 2707 Bacon street, St. Louis, Mo. Now thought to be in Chicago.

Bradford, Clyde L.—Tucson, Arizona. Has been traced to Fresno, Calif. Left Tucson with number of unpaid bills.

Cook, Mrs. Geo. H.—Brookfield, Mass. Formerly of 368 Dickson street, Springfield, Mass.

Corbett, B. H.—Louisville, Ky. Formerly of Indianapolis. Uses reference in Indianapolis. Was employed by the Firestone Tire & Rubber Co. Thought to be in New York at present. Probably in automobile or automobile accessory business.

Dixon, John B.—1619 Carroll street, St. Louis, Mo. Switchman with Terminal R. R. Co. Thought to have gone to Iowa.

Dormitzer, S. M.—Formerly of St. Louis. Lately in Dallas.

Finney, Mrs. F. D.—Duluth, Minn. Is a nurse. Husband in service.

Grant, Mrs. Hattie—19 N. Fifteenth street, Minneapolis, Minn. Widow of Geo. E. Kept a rooming-house. Thought to have gone to Seattle.

Hall, F. N.—116 Fifth street, Peoria, Ill. Now in St. Louis. Thought to be employed by the P. & P. U. R. R. Co.

Hawthorne, Mrs. A.—517 North Sixth, Muskogee, Okla. Husband in army. Formerly Miss B. Brecht of Little Rock and Waldrow, Ark.

Henry, Miss Grace—c/o Christian Science Church, Kansas City, Mo. Formerly railroad clerk and professional dancer.

A. V. Hollis—400 East Fifth street, Oklahoma City, Okla. Pharmacist.

Jones, Arthur—Switchman with Santa Fe R. R. In Arkansas City, Kans. Thought to be working in St. Louis.

Lumarre, Archie T.—97 Fairmont avenue, Worcester, Mass. Contractor.

McBride, P. P.—Palasade, Minn. Formerly of Duluth and International Falls, Minn.

McCann, C. B.—St. Louis, Mo. Lately in Dallas, Texas.

O'Hara, Katherine—Duluth, Minn. Formerly of Grand Rapids, No. Dak. Daughter of Mrs. James O'Hara.

Orme, Gardner F.—351 Salisbury street, Worcester, Mass. Formerly of 2823 N. Third street, Washington, D. C.

Patterson, J. W.—Automobile salesman. Formerly of Duluth, Minn.

Pierson, E. W.—Formerly of Davenport, Iowa. Thought to have gone to St. Louis.

Powell, J. E.—463 Fourth avenue, Newark, N. J. Thought to be employed by Mason-Hanger Co., of Charlestown, S. Carolina.

Riedy, Bart—1804 Park avenue, Minneapolis, Minn. Employed in office of Chicago & Alton Ry. Co.

Riedy, Mabelle—1804 Park avenue, Minneapolis, Minn. With Chicago & Alton R. R. Co., in office. Daughter of Bart Riedy.

Sanford, E. R.—Formerly of St. Louis, Mo. Lately of Dallas, Texas.

Schindler, Carl S.—1420 Lunt avenue, Chicago, Ill. Was local manager of S. W. Straus & Co., Real Estate Bond Brokers.

Stanford, M. C.—211 Avenue C, Lawton, Oklahoma. Salesman auto supplies.

Stockard, D. J.—50 S. Burnett street, East Orange, N. J. Formerly of Castleton, N. Y. Thought to have gone to Pensacola, Fla.

Washburn, Dr. Elliott—General Hospital, Kansas City, Mo.

Watte, David, Jr.—Duluth, Minn. Formerly of Minneapolis. Life insurance agent and salesman.

## REFERENCE INQUIRY

To Charles Smith & Co. Date 1/27/19  
Address Fifth Avenue, New York

Kindly give us below your ledger experience which information we agree to hold in strict confidence.

NAME Mrs. William D. Houghton  
RESIDENCE 624 West 137 Street  
FORMER RESIDENCE \_\_\_\_\_  
OCCUPATION Married - housekeeping

BUSINESS ADDRESS \_\_\_\_\_  
Selling How Long Highest Credit \_\_\_\_\_  
2 1/2 yrs \$ 75 per mo \$ 65.00 Nov and Dec  
PAYMENTS ARE MADE (INDICATE BY CHECK MARK)  

NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

ACCOUNT ☒ ACTIVE ☐ INACTIVE ☐ WHEN LAST PAID Jan. 5, 1919

GENERAL REMARKS Considered good pay

FROM Henry W. Thomas & Co.,  
NATIONAL ASSOCIATED RETAIL CREDIT MEN, NEW YORK CITY, INC.  
Wm. James Reynolds



## DIRECTORS RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

### WHO'S WHO—VOL. 2



**NATIONAL DIRECTOR FROM BOSTON.**

C. H. Critchett, Cr. Mgr. Jordan Marsh Co., entered the employ of Jordan Marsh Company in October, 1894, as a stock boy and has filled a number of positions since that time entering the credit department in 1906 as assistant credit man and for the past three years has been credit manager. During his employment here he has seen many changes in the store and in its growth. It today ranks among the foremost of department stores in the country and Mr. Critchett can rightly feel proud of his long connection with them.

The Jordan March Co. formed a Quarter Century Club, January 16, 1919. All employees connected with the company for twenty-five years or longer were admitted as members and were given a banquet at the Hotel Somerset, Boston, at which there were 206 present besides several guests, including the Governor of Massachusetts. This number, we understand, were equally divided—103 men and 103 women. There were addresses made by the Governor and by different members of the firm and some of the older members. The firm also arranged to give all members of this Club an extra week's vacation during the winter, which was appreciated very much.



**NATIONAL DIRECTOR—MINNEAPOLIS.**

M. J. Solon, aged 29 years. Born at Watertown, Wis., of American parents (Irish descent). Entered upon his business career in September, 1906, in the employ of the L. S. Donaldson Co. Minneapolis, as charge authorizer, credit department.

Became assistant credit manager in a short time and left that institution in November, 1912, taking the position of credit manager at Kolliner Bros. & Newman (manufacturers), Stillwater, Minn.

Left their employ on February 1st, 1913, and came to the Dayton Company as manager of the credit department and has made good ever since. His entire business career has been spent in credits. He works them, sleeps them, eats them! A wide-awake credit man. Was president of the Retail Credit Association of Minneapolis in 1915.

Elected director of the R. C. M. N. Ass'n in Omaha, in 1916.

Mr. Critchett's twenty-five years are not up until October, but they arranged to take in the 1919 class so that he was one of the "twenty-five year" men.

## OUR NATIONAL DIRECTORS

## WHO'S WHO—VOL. 2

**NATIONAL DIRECTOR FROM NEW YORK.**

George Waterford, credit manager of Best & Co., New York City, reached Uncle Sam's domain from London, England, just in time to participate in the celebrated blizzard of 1888. He first secured a position with Arnold Constable & Co., serving in many departments for six years. Then H. C. F. Koch & Co. for several years. His duties in these two stores afforded a wide scope for study and development. An opportunity to advance still further was offered with James McCutcheon & Co., Fifth avenue and Thirty-fourth street. His engagement with McCutcheon's continued four years. While there he was engaged for the position of superintendent to open the new Bonwit, Teller & Co.'s store at Thirty-eighth street and Fifth avenue. After serving in this capacity for about one year he left to go with Best & Co., Thirty-fifth street and Fifth avenue, where he has been engaged for the past seven years. He believes the credit man's "job" is the best in any mercantile institution. It gives a man a better opportunity to study human nature than any other position in business. He thinks that a successful credit man must love his work and be intensely loyal to his firm.

**NATIONAL DIRECTOR, BALTIMORE.**

He, like Mr. Waterford of New York, is serving his first year as national director. As an active spirit in the credit field, Mr. J. H. Barrett, Cr. Mgr., Stewart & Co., has been found at all times on the side of co-operation, sincerity and loyalty. His years as credit manager have made him a student of the Retail Credit Men's Problems. Several years he was with the Natl Bank of Baltimore, and for seven years in business in West Virginia, from 1905 until 1912. Is on the Board of Directors of the Union Credit Reporting Company and was Chairman of the Committee that conducted the affairs of the Retail Credit Exchange prior to absorbing the Union Credit Reporting Company in May, 1918. Is also a member of the Board of Control of this City, which is comprised of the merchants themselves, and since January 1st have taken on an additional responsibility.

**S. L. GILFILLAN**

(See Front Cover.)

Began his business career by entering the office of the St. Paul Rubber Co. He followed similar work in the fuel, banking, flour and lumber lines until 1907 when he entered the employ of the L. S. Donaldson Co., where he became identified in the retail credit work.

In August, 1912, he accepted the kind invitation of the National Association of Mercantile Agencies to attend their convention to be held at Spokane, Wash., at which time he with several other credit men formed our National Association. He has been very active in all matters pertaining to retail credits and is at present secretary and manager of the Minneapolis Associated Credit Exchange.

## TELL HIM HE HAS A GOOD JOB

By the American Red Cross.

The rapid demobilization of returning troops, the change from a war time program to a peace basis of the industrial factors of the country has brought about a condition of affairs that demands immediate relief.

Labor statistics from all over the United States show congestions of the unemployed in widely scattered districts, but particularly adjacent to ports of debarkation, notably New York City, where many demobilized men have remained instead of returning to their various points of enlistment.

The ready patriotism of employers has unwittingly added to the difficulties of the situation, especially on the eastern seaboard, where the "welcome home" has taken substantial form in the offer of every available position to returning soldiers, sailors and marines.

Most of the returning units so far have been from other parts of the country and the current month finds us with a superabundance of labor on the eastern seaboard, practically all positions filled and units from the eastern districts just returning, to find the positions already occupied by men from other sections.

Every effort has been made to relieve the congestion, re-district the men and render labor conditions more fluid.

The United States Department of Labor, which has charge of the labor problem, as it relates to the discharged fighting man, has established branches of the United States Employment Service all over the country in order to help soldiers and sailors readjust themselves to civil life.

In its capacity of offering emergency aid to the families of enlisted men the Home Service Sections of the American Red Cross have come closely in touch with these problems and have been able to relieve the situation to some extent both through their own assistance and through co-operation with other agencies.

Men who are in need of legal advice, medical attention, food, clothing, etc., are cared for. Nothing is left undone to enable the men to get back to work and the Home Service Section will stick by them until they find a suitable job. Men are encouraged to go to

their home towns rather than settling down in large cities at points of debarkation.

Wherever it seems desirable to do so the Red Cross also gets into communication with the man's home town and secures all possible information regarding labor conditions at that point, returning him there or to the nearest adjacent point where he can secure proper employment. Many men have been transferred through this medium from congested districts to places where work abounded, but this continual debarkation and demobilization in such large numbers rapidly congests every known means of relief.

The next two or three months will be the period of the greatest stress. Many men, worn and nerve racked from the strain of trench life and used to the open, will welcome the always available opportunity for farm life, but farming will not open up, particularly in the north and west, for another thirty to sixty days.

Farming communities, particularly in the corn belt, will absorb a large number during the later spring months and will offer a wholesome environment, but jobs must be had NOW before the peak of the difficulty has been reached and the next ninety days will see the crisis of the situation.

Many solutions have been suggested as a measure of relief and it has been strongly urged that in all communities where local improvements are contemplated in the near future that the plans be rushed so that work can be commenced at the earliest possible moment. Building operations should be hastened to take up this surplus labor, roads in many parts of the country need immediate attention and factory renovations might in many cases be undertaken at this time—construction of all kinds has been impeded by lack of suitable workmen. Let every manufacturer and employer of labor give an introspective look into home conditions and advance his plans as much as possible to offer immediate relief before the situation becomes more serious.

It is in view of these facts that the Red Cross urges upon editors to reach employers of labor and community interests everywhere, asking them not only to prepare, but to take upon themselves the special duty of urging their communities to prepare for the return of the demobilized man and to place in the hands of the authorized authorities for their district all positions that are open to returning members of the A. E. F.

Labor reports show an enormous surplus of unemployed in over 150 large cities in all parts of the country, with an ever-increasing ratio. What will you do toward remedying the difficulty if the Red Cross gets the man back to his home town?

## CREDIT

By R. K. Chapman, Secretary, Associated Retail Credit Managers, Cincinnati, O.

My name is Credit; excepting Love—I'm the greatest basic principle of Life. I build cities, countries, governments; I harness rivers, tunnels, mountains,—link the elements. I'm the very life blood of commercial existence,—without my aid there would be no banks, no telephone, no telegraph, no railroads.

I'm the fusing element of all commercial endeavor. I take labor and sinew into my fires from all the bowels of the earth,—copper, iron, coal, oil, and link them to current, steel, stream and motion. Upon my broad shoulders are built homes, churches, factories, bridges.

I'm the government, for upon its currency is printed "I Promise to Pay." I built the Panama Canal with my bonds. I established all ocean lines, I laid with my wealth all trans-Atlantic and Pacific cables.

I take the thoughts of the loftiest minds and coin them into poem, prose and verse, and make them the best sellers.

Science thru me and my endowments have pierced the very Vale of the Unknown.

I wrote the words to the first song ever written, called "Work." Man with my assistance has established hospitals, homes and havens of rest.

I have made in a single generation my Captains of Finance. I am Honesty, Pluck and Courage. I smile upon those who say, "I Will." I have torn and rendered those who falsely used my name,—the driftwood from my Sea of Strife strews many shores.

I am the rainbow in the storm,—to man I say, "Go Choose Thy Goal." I am so tender

a plant,—one breath of frost kills me and yet so strong, that the fiercest storms do not shake my foundation stones.

I am Virtue, for sin destroys,—I am a builder. I am Religion, for I teach credit "for the Beautiful in life, the Universe, the Flowers, the Birds, the Rivers, the Stars."

I am Justice for I destroy dishonesty. I work slowly but oh—so surely. I have not yet failed one who trusted me.

I am Charity for I preach "Protect thy Home, thy Wife, thy Children"—Charity begins here. I am the life insurance to the family, for my credit made life insurance possible.

I have been in the world since the beginning. I am the Root, the very fountain-head of all growth. Before me the weak grow strong, the mighty tremble. I am the mortgage on the farm,—over my steel rails the foodstuff comes to feed your hungry mouth. I am the sheep from whence comes your wool to cover Thee and keep Thee warm. I am the cotton,—I market the crop which keeps the spindles singing.

I am all things to all men, born or to be born. I say unto you, "Build on my Foundation of Honesty and you cannot Fail." Guard well my name—make it as precious as your own, for they are One.

What do I ask for my work in the World?—only this—

"I will pay"

first my Creator, second my Fellowman, last, Myself.

"To owe is human,  
To repay divine."

## LOCAL ASSOCIATION COLLECTION LETTER

## BUSINESS MEN'S CREDIT ASSOCIATION

Publishers of

The Credit Experience Guide

Battle Creek, Mich.,.....191....

Mr.....

Dear Sir: In justice to you we consider it our duty to explain that the business and professional men of Battle Creek have arranged for the publication of a Credit Guide for this district. This guide will give the paying habits of each individual in detail. Accurate information is obtained for it by merchants and others furnishing the names of their customers rated according to their experience and showing just how each one pays.

As we desire to be absolutely fair with our customers, we suggest that you make payment of your account in full, or if you cannot pay in full, make as large a payment as you can and arrange for the balance, that we may give you as good a rating as possible. These Rating Books are used by business and

professional men as their guide when application is made to them for credit. It is therefore important that you keep your credit record clean.

Trusting that you will appreciate the importance of this matter and that your best interests demand that it receive prompt attention, we are,

Yours respectfully,

Amount now due \$.....

Debtor's Name.....Address.....

Am't of Debt \$.....Date of Last Paym't....

Date of Last Transaction.....

Occupation.....Works for.....

Remarks.....

.....When Letter Sent.....

Client's Name.....

Address.....Phone.....

Under remarks give any information that will aid in collection of account

Fill out form, send letter above to debtor. If not heard from within 10 days, send stub to Business Men's Credit Association, 300 Ward Bldg., Battle Creek, Mich.

## "KEEPING ABREAST OF THE TIMES"

By Mr. I. I. Lorch,  
Secretary A. Harris & Co., Dallas, Texas

In this day of specialization and aggressive business competition, one must be constantly on the alert, in order to move forward—keeping abreast of the times—or just a little ahead.

Business, the successful kind, has been reduced to a science. A man must study, work and strive, if he would be among those that succeed. A preparation for success in business, as in every other vocation, is a special training and education. A man is born to business in the same degree as an engineer or an actor are born to their respective professions—so much and no more. Certain aptitudes, certain hereditary, physical and mental tendencies are given him at the start—but no more. These in the natural state are as useless as the coal under the ground, that can be developed and turned to good account, and is just as certain as that hidden coal can be mined and set on fire, and converted into power.

The world requires to-day more and better business men than ever before. Every factory throughout this country, every smokestack and every motor tells us of the goods that are being manufactured and must be sold. Hardly a day passes but what something new is made and requires introduction. New customers must be found, and old customers must be induced to to continue their patronage, hence, it requires bright, active men, pleasing and courteous, to see that these wares pass from the producer to the consumer. A business is like an electric wire, that passes the current of the power house to the arc light. It can be likened to the ship that sails from one coast to the other, or like the mammoth steel bridge, which connects the two shores. Business is the link in the chain of commerce, and without business, the world could not progress.

Business is very much like a looking glass. We get out of it just what we put into it.

Everything in business hinges on energy, ambition, and enterprise. This applies to the little fellow, who sells newspapers on the street, as well as the largest establishment in the world.

We accomplish what we bring ourselves to believe we can accomplish. Faith in ourselves is the corner stone of success.

The things to be sold have a thousand forms. The teacher sells education—the lawyer sells conviction to the jury—the social worker sells higher ideals of living—the minister sells religion and moral truth—the credit man sells good will

and confidence in the business he represents. The least and greatest of us are selling ourselves every day—selling our service—our opinions, and our friendship. To sell means to secure in some one else the mental acceptance of your view point. Business is but a means to an end. Business is but the occupation by which you are to exercise and develop your God-given qualifications and talents. It is the arena in which we practice day in and day out for the great race of the world, and the successful life.

Society is divided economically in three parts—known as the producer, the consumer and the seller. The producer belongs to many classes. He may be a farmer, a miner, or a manufacturer. He may be a fisherman, or the man who fells the logs in the woods. Each are producers, and each produces more than they can consume. The customer, on the other hand, is a producer as well, but while he produces one thing he consumes many, and as these many are produced throughout the world at great distance, the business house acts a go-between, buying from the producer and selling to the consumer.

Personality in business is a very important attribute. Personality is the right arm—the business man's pitching arm. Otherwise, he would lose the game. Personality is a wonderful thing in life—its an amazing power—it distinguishes the one man from the other—the success from the failure. Which of your acquaintances do you like best, and trust the most? Which do you go to when you require advice? You often see an actor or actress, whose personality seems to fill the house. Often capturing the house, before a word is said. You have seen great orators, who have but to raise their hand to send the assembly into roars of applause.

Lincoln was known for his personality, every one loved him and the nation trusted him through five trying, distracting years. You must also remember that Bonaparte, though a small man, hardly five feet in height, led armies as no other man has led them, and for fifteen years held all France within his palm. Social progress is simply a matter of personal influence. You succeed, or you fail—because you are you.

Personality is one of the greatest assets. Why is it that Jones, who is with Blank & Co., is known all over the section in which he travels? Why is it that Jones sells more goods than any other man in his line? His goods are no better,



his terms are no better and he offers no inducement different from other houses, and yet Jones does the business. His customers will wait for him though he is late. The fact is Jones sells goods because of his personality, because Jones is Jones.

Personality is not a vague, indefinite quality, defying analysis—it is not a thing whose roots are hidden in undiscovered places of the man's nature. It is not a thing fixed, or rigid like stone. On the contrary, personality is a clear cut concrete object, which you can place your finger on and study. Altogether it is a thing that can be kneaded and hammered into shape—like gold. You are the owner of your personality—you have it under control—you can make of yourself what you will. "Personality is the expression of something within, and it is that inner something which the student can make over as he wills."

You cannot dream yourself into a character—you must hammer and forge one for yourself. As Herbert Kaufman says, "there are two main classes of men—those who sigh for success, and those who try for success."

**Here's to the one who does things—makes things—sells things—who prates not of wonders old, nor gloats upon ancestral gold, but takes off his coat and takes a hold, and does things.**

I am reminded of one of Aesop's Fables. There was a great commotion among the beasts as to who produced the largest family. They come to the lioness, and said, "How many do you give to the world at one time?" The lioness answered, "I give but one, but that one is a LION."

Ever since Moses led the Children of Israel, the world seems to have chosen its leaders. The boy Luther, who sang hymns in the streets, became the great reformer. Great as were these men, they are typical of that force in man that makes him master of his life work, controller of destiny.

If man is endowed with power that makes him great, win position, acquire influence, exercise power, generally as forceful and as quiet as the frost or dew, why are there so few willing to pay the price? It has been a great American hobby, that man counts for more than method. The man that rises becomes master of the method. He knows himself and his confidence.

What sent Andrew Carnegie from a newsboy to the greatest iron master in the world? What

sent Schwab from the grocery store to a greater position in iron and steel than Carnegie? It was no other than the tuition of the schools.

Everyone should be imbued with spirit, with a purpose, so as to serve mankind in the highest degree. Does not nature work by units, that have an affinity, one for the other? What is the oak, but an aggregation of units, atoms, cells united, growing and forming leaves, twigs, branches, limbs, trunk and roots? Every part instinct with life. It is so with men. Those who have a purpose put heart into it and acquire enthusiasm and win. The field is open. Few enter because the path is straight and narrow, and has many obstacles to overcome. It may mean self-denial, self-knowledge, self-control, and above all, manhood.

Now, gentlemen, I have tried to get away from your own business. I have endeavored to give you some philosophy on business, and character, and salesmanship, for even though you represent the after task of salesmanship, after the sale is made, you can foster or spoil a customer the house already holds. It is, therefore, within your province to make or lose the account. You have service, and personality to sell—the good name of the house to maintain—as your department reflects the very best the house has to give.

All the game is a game of Salesmanship, and all the people in it, namely, sellers, perhaps some better in credits than in direct selling, some good, and some, of course, just camouflaging, but all selling with more or less success.

There is the babe with its campaign of smile and cry, selling its energies for a Hooverized portion.

The schoolboy and girl selling bits of personality to parents and friends for raiment, shelter and fun, with a little training thrown in.

Then youth selling to a world himself with a high opinion of the article, and succeeding as he believes proves the same.

At last Maturity, where measures of efficiency are sold in terms of production, where results and not explanations, must meet the market demands.

So, after all the world's a game in which one must sell himself—the conscience of the power within—will to make that power of purpose and good intent to self and other folk.

Express that power in terms of bigness, fairness, and truth, and when character is the trade-mark, they will come back for more.

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**Don't Forget the St. Paul Convention in August**

## A LETTER ON "PAY-UP TIME"

From Oklahoma City Association

Mr. A. J. Kruse, Assistant Secretary  
Retail Credit Men's National Association,  
St. Louis, Missouri.

Dear Mr. Kruse:

The members of our Association were highly pleased with being favored with a visit from Mr. L. S. Crowder on Tuesday and Wednesday of this week, and desire to express their appreciation to the National Association in its wise move of having a representative call on the members occasionally. I believe that it was the means of a large amount of good that will be accomplished in the very near future, not only by closer co-operation but by an increase in membership, as well.

As we have recently put on our second annual "Pay-Up Time" campaign, Mr. Crowder suggests that you be sent a copy of our newspaper publicity and the details of the campaign, so that it might possibly be of service to other Associations or members. I am sending you under separate cover this copy, together with a copy of the enclosures sent with the statements, February 1st, also a two-color card that was used in the stores and windows of all merchants participating. The advertising publicity this year covered the following items: 40,000 enclosures with all statements on the first of the month; colored slides in moving picture theatres; a poster on the dash board of each street car in the city; 900 window display cards; 15 bill boards, six of which were painted and electrically lighted; 459 inches of newspaper advertising. The ministers were asked to preach on the subject on the Sunday during our dates.

We also got co-operation from the mercantile houses in the way of the use of a cut and appropriate line or paragraph in their individual advertising. The entire cost of our campaign this year was \$818.00. I have been unable to get detailed results as yet, for the reason that I have not had an opportunity to send out a blank asking each member of his results.

In talking over the matter with several of the credit men, however, I find that the collections from the period from February 1st to 15th show an increase of from 4 to 18 per cent over last year. Our reports last year show that during this same time, this being the time of our first annual "Pay-Up Time" publicity, there was an increase in the collections over an average month of from 40 to 80 per cent. Considering that the

campaign this year exceeded last year by an average of 10 per cent, our credit men feel that it was well worth the effort and money expended.

The fund with which to put on this campaign of publicity was raised by requesting the members to pay an amount ranging from \$2 to \$50, according to the size of their business. One member in the Furniture line stated, since the campaign, that he had contributed an amount of \$5 and would gladly have paid an amount of ten times what was requested if that amount had been needed, as the results to him were extremely large.

Mr. Crowder also stated that the members might be interested in the details of the daily report sheet, one of which I am enclosing. On this sheet you will notice, under date of February 26th, a list of names and addresses representing the parties on whom our members called for credit information on that date. These names are tabulated as per the enclosed sheet and sent out to 40 of the credit men in the down town district each day. The credit men were requested to give us the code rating on the left of the name on any with whom they have had dealings the past two years, and on the right, in the proper column, to list the amount of money any customer might be owing at the present time.

In the column "Less 60" means the account is less than 60 days' old; "Less 90" being less than 90 days old, and "Over" meaning over 90 days old. These sheets are gathered each afternoon, amounts and ratings tabulated into a total report and given out again to the credit men for their information. At the left of the name under "Pres." are the code ratings secured from the sheets, "Prev." being the previous ratings according to our card records in file.

The figures 2 and 3 denote the number of merchants reporting the classification immediately following. No comments at any time are put on this sheet nor is any of the information allowed to be showed outside of the 40 credit men who participate. The credit men tear off the top of the sheet and retain the totals.

By the use of this sheet every name that comes to our rating bureau is passed upon by these 40 credit men, and is the means of giving us additional ratings of approximately 1,000 per month. We do not, of course, submit a name if it has been placed on this daily sheet within the past week. The cost of maintenance of this

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daily report sheet is approximately \$40 per month, and our members are very enthusiastic as to the value of its use.

I shall be pleased to hear from any Association that is using a form to accomplish a similar

purpose, in order that we may learn of a way in which this report may be of even greater value.

Very truly yours,

A. D. McMULLEN,

Secretary.

### TOTAL REPORT

Pres.	Prev.		Less 60	Less 90	Over
D	D2#	Andrews, A. C.	621 N. Okla.	\$40.00	
2D	CDE	Andrews, James	306 E. 33d South	\$46.00	
	CD	Anderson, Elmer	415 E. Sycamore		
D	D	Dodson, F. E.	312½ N. Bdwy.		
DE		Daniel, Dr. R. C.	1603 N. Western	40.00	
3D	2D	Doss, Dr. L. Mitchell	729 W. 16th	39.50	20.00
	C	Greeble, B.	Pawnee		\$24.25
3#	2#	Grant, Tom	Pauls Valley		
	2C	Grant, C. F.	Pauls Valley		
C	2C	Hilton, Harold	215 W. 10th		
2C	C	Hammond, E. C.	1625 W. 26th		
2C		Harrell, E. C.	701 W. 22d	co25.00	
	2#	Noble, Sam. M.	417 E. Poplar		
C		Osborn, J. B.	1721 W. 7th		
DE	3ED			67.56	
2D	CD	Raoberts, A. J.	302 Scott Thompson		
C#	3C	Straw, C. F.	303 W. Poplar	6.75	

(This article will be continued in April issue)

## USEFUL BLANKS FOR CREDIT MEN

### GUARANTEE

Kansas City, Mo.,

For Value Received, hereby guarantee the payment of any purchases made from **The Jones Store Co.** by in the sum of ..... DOLLARS. Payments to be made at the rate of \$..... per....., payable on or before..... of each succeeding..... until the full sum has been paid.

In consideration thereof, hereby guarantee and hold..... personally responsible for the payment, at maturity, of the purchase price of all such goods, wares, and merchandise, so sold and delivered, whether evidenced by open account, or note.

I hereby waive notice of acceptance thereof; dates of shipment or delivery; and notice of default in payment.

I further waive the requirement of legal proceedings against the said purchaser.

Witness my hand and seal this..... day of..... 191.....

Witness:

Original size 6x8 inches

### CREDIT RATING BUREAU

Retail Merchants' Division

The Providence Chamber of Commerce

M..... We would greatly appreciate your ledger experience with the person named below; anything you may know regarding the financial standing of the person in question will also be of considerable aid and esteemed an especial favor.

Respectfully yours,

Chamber of Commerce Credit Rating Bureau

Full Name (Surname first).....

Address (Home)..... Business.....

Account—Active..... Inactive.....

(If inactive, how long so?).....

Average amount of Monthly Purchases.....

Limit of Credit.....

#### Pay Habit—

Prompt..... Slow..... Pays on Acct. (30 Days)..... (60-90 Days)..... (Running Acct.).....

Fair..... Very Slow..... Not Good, (30-60 Days)..... (90-120 Days)..... Demand Cash (Profit & Loss).....

General Remarks, or if Caution is advised, Why?.....

Date.....

(Signed).....

Original size 5x8 inches



Rand Visible-Name Credit Equipment in Credit Department of Franklin Simon & Co., New York

## 5% Increase in Sales by Speedier Credit Authorization

and minimizes losses from bad accounts is the experience of Credit Managers who have installed

### **RAND** Visible-Name Credit Equipment

For example—Mrs. Eaton comes to your store and purchases to the value of \$50.00, and asks for credit. Can she have it? You swing the panels on the RAND Revolving Index to "E". There before your eyes is Mrs. Eaton's name, address and other necessary information. Her credit limit is shown by a colored signal—takes only three seconds.

The mechanical perfection of the RAND Credit Equipment makes losing or misfiling of names practically impossible because reference does not require the removal of a name-slip or card. It will expand from one name to a million without interfering with alphabetical arrangement. And one authorizer with this equipment can do the work of four on the old style ledgers or card drawers.

#### **A Few Users of RAND Equipment:**

Wm. Filene & Sons, Boston, Mass.  
Best & Company, New York, N. Y.  
John Wannamaker, Philadelphia, Pa.  
Halle Bros., Cleveland, Ohio

Marshall Field, Chicago, Ill.  
Montgomery, Ward & Co., Kansas City  
Broadway Dept. House, Los Angeles  
Furchgott & Co., Jacksonville, Fla.

This equipment has proved profitable for the above users. Shouldn't you investigate it? It helps the small business as well as the large.

#### **Send for Literature**

Let our Credit Service Department tell you how it can be applied to YOUR Department, and show you in actual figures just what it will profit you. There's no obligation attached, so just drop us a card today.

The **RAND** Company

1807 Rand Building

North Tonawanda, New York

Originators and Patentees of Visible Indexing

